

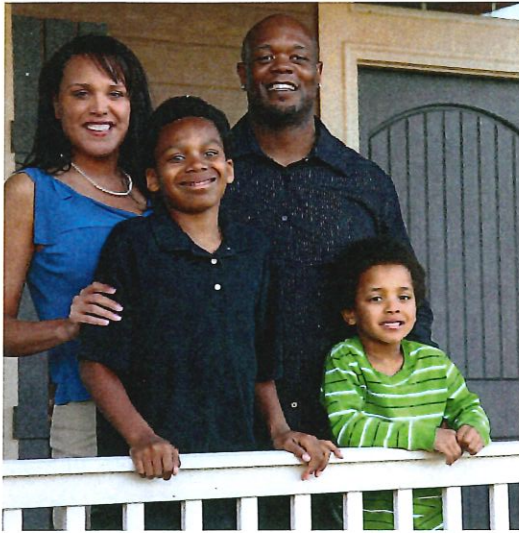
A photograph of a man, a woman, and a young child looking at a device together. The man is on the left, smiling broadly. The woman is on the right, also smiling. The child is in the foreground, looking down at the device. The background is blurred.

Critical Illness

CHUBB®

Workplace Benefits

For employees of
City of Hickory



If you're like most people, being diagnosed with a critical illness can be overwhelming, even scary. The last thing you want to worry about is money.

If you had a heart attack tomorrow, what would you worry about?

Critical illnesses, such as heart attack, cancer and stroke, happen every day. They can have serious consequences, both physical and financial. To maintain your lifestyle and help you recover, you may need some financial help.

Are your savings enough to pay your bills?

While you're being treated for a critical illness, your income could be affected for 3 to 6 months. Most families do not have enough savings to keep up with:

- Rent or Mortgage Payments
- Credit Card Debt
- Savings for College & Retirement
- Car Payments
- Childcare
- Household Expenses

Critical illnesses are expensive.

Simply put, critical illnesses cost money. Even with medical insurance, out-of-pocket expenses like these can pile up quickly:

- Medical Deductibles and Co-Pays
- Prescriptions
- Nursing Care
- Out-Of-Network Specialists
- Rehabilitation
- Medical Travel

Would a check for \$20,000 help?

Chubb Critical Illness pays you cash immediately. Upon diagnosis of a covered illness, we send a lump sum check directly to you. You can use your cash benefit however you choose—to help with your everyday living expenses, pay your out-of-pocket medical costs or replace lost income. Your benefit is paid in full regardless of any other insurance you may have.

Expenses to Consider

Basic Necessities

- Mortgage/Rent
- Groceries
- Utilities
- Childcare
- Tuition Payments
- Car Payments

Medical Expenses

- Deductibles
- Coinsurance
- Prescriptions
- Experimental Treatment
- Medical Travel

Savings Plans

- College
- Retirement

Activities for Kids

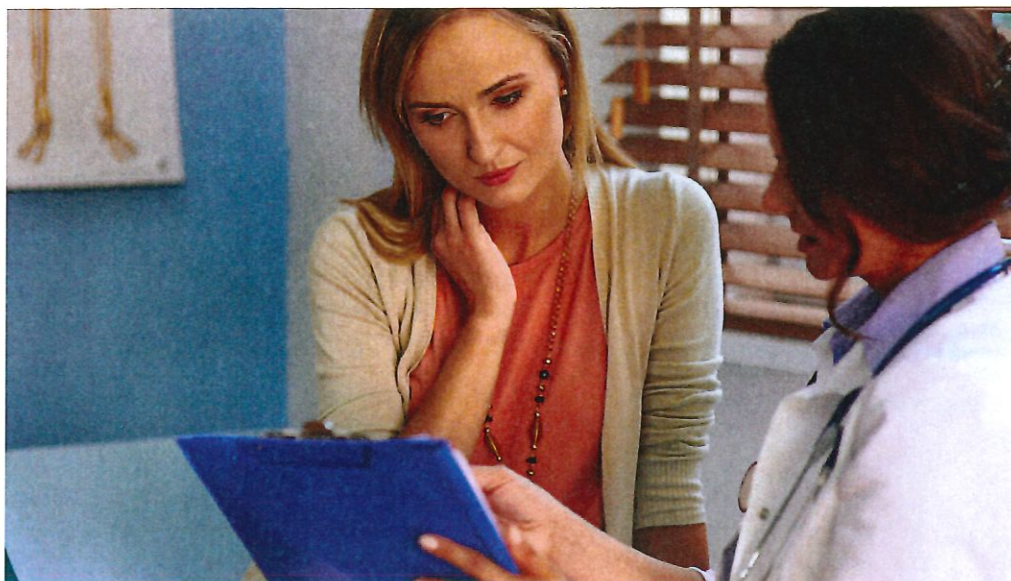
- Pre-school
- Camp
- Dance Lessons
- Band
- Gymnastics
- Soccer

Loss of Income

Parent Care

How much would you need?

\$ _____	Mortgage/Rent
\$ _____	Car Payments/Repairs/Gas
\$ _____	Credit Card Payment
\$ _____	Groceries/Household Expenses
\$ _____	Kids – Childcare/Activities
\$ _____	Other
\$ _____	Dollars of Protection YOU need per month for recovery
\$ _____	\$ _____ Plus Medical Out of Pocket
\$ _____	\$ _____
\$ _____	TOTAL YOU NEED



Here's How it Works

When you are diagnosed with a covered condition, submit your claim and we'll quickly send you a check. It's that simple. You can use your money however you choose.

Triple Benefit

If you get sick again with another covered condition, you're still covered. With Triple Benefit, you can receive up to 3 times the Face Amount for each person you choose to cover. That means if you choose a \$20,000 Face Amount you can receive as much as \$60,000 in cash.

Recurrence Benefit

If we have paid a critical illness benefit for Benign Brain Tumor, Cancer, Coma, Heart Attack or Stroke, and there is a recurrence, you can receive up to 25% of your Face Amount, as long as you were back to work and treatment-free for at least 6 months. The Recurrence Benefit can be paid up to 2 times.

Triple Benefit in Action (example)

$\$20,000 \text{ Face Amount} \times 3 = \$60,000 \text{ Total Maximum Benefit}$

Heart Attack Diagnosis	\$ 20,000
Stroke Diagnosis (first)	\$ 20,000
Stroke Recurrence	\$ 5,000
Remaining Coverage:	\$ 15,000

The Critical Illness Benefit can be paid once per covered condition up to the Maximum Benefit Amount. Covered conditions must be diagnosed at least six months apart.

This example is hypothetical and is solely to illustrate a situation that can result in benefits payable for a claim. It is not based on an actual claim and should not be compared to an actual claim.

Additional Benefits

With Chubb Critical Illness, you get even more than a substantial lump sum cash benefit. To help you avoid financial hardship and ease your recovery, you get these innovative benefits too:

Hospital Re-Admission Benefit

Beginning six months after your diagnosis, each time you are admitted to the hospital for the same critical condition, this Hospital benefit pays you an additional \$1,500, up to 2 times per year.

Childhood Conditions

Dealing with a childhood illness can be overwhelming. To make life a little easier, your Chubb Critical Illness includes coverage for both standard critical illnesses and childhood conditions.

Advocacy Benefits

Personal and confidential assistance from professionals.

Best Doctors®

- "Find Best Docs" Physician Referrals
- "Ask the Expert" Hotline
- Diagnosis & Treatment Advice

Wellness Benefit†

Health screening tests can help diagnose a condition early or prevent an illness altogether. This benefit pays you \$50 after you go for an annual health screening test (after coverage is in force for 30 days).

Covered Conditions

Standard Conditions

Alzheimer's Disease	Multiple Sclerosis
Benign Brain Tumor	Paralysis or Dismemberment
Cancer	Parkinson's Disease
Carcinoma In Situ*	Skin Cancer (\$250)
Coma	Stroke
Coronary Artery Obstruction*	
End Stage Renal Failure	
Heart Attack	
Major Organ Failure	

Childhood Conditions**

Cerebral Palsy
 Congenital Birth Defects (Such as Lung defects, Heart defects, Spina bifida, Cleft lip or palate, Limb malformations, Development disorders of the brain, Born with loss of sight)
 Cystic Fibrosis
 Down Syndrome
 Muscular Dystrophy
 Type 1 Diabetes

* Benefit payment is 25% of face amount.

** Childhood Condition benefit is payable once per child.

† Not available in DC.



Critical illnesses
change life in an
instant. Let Chubb
Critical Illness
help protect you
from financial
hardship while
you recover.

Critical Illness Features

Affordable, Extensive Coverage

Powerful protection at an affordable price.

Family Coverage

You can insure yourself, your spouse, and your kids. Your children and dependent grandchildren through age 26 can be included at no additional cost.

Full Portability

You can keep your coverage even if you change jobs or retire.

Guaranteed Renewable

Your coverage cannot be cancelled as long as premiums are paid as due.

No Benefit Reduction

Benefits never decrease due to age.

Convenient Payroll Deduction

No bills to watch for or checks to mail. Premiums are paid automatically.

No Coordination of Benefits

Payments are made in addition to any other insurance you may have.

HSA Compatible

You can have this coverage even if you have a Health Savings Account.

Benefits Paid Based on Diagnosis

You are not required to be hospitalized or get treatment to receive benefits.

Exclusions

No benefits will be paid for losses resulting from any intentionally self-inflicted injury.

Limitation

Conditions diagnosed before the Certificate Effective Date are not covered.

Initial Eligibility

- Active employees age 18 and up, working at least 20 hours per week
- Spouses age 18 and up, legally married. Domestic partner and civil union partner coverage available in some states.
- Children ages 0 through 26, no student status required

Critical Illness Benefits Summary

Name: _____

My Face Amount _____

- ☐ Spouse (50% of My Face Amount)
☐ Children (25% of My Face Amount)

Payroll Deduction \$ _____

This is a supplement to health insurance and is not a substitute for major medical, or other minimal essential, coverage.

This document is a brief description of Group Certificate Form Nos. C16670 and 16648 (or applicable state version). Refer to your certificate of insurance or policy for specific details about benefits, exclusions and limitations that may vary by state.

Chubb. Insured.SM

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by Combined Insurance Company of America, Chicago, IL, a Chubb company.

www.chubbworkplacebenefits.com

CWB-CI462-Hickory-D-0418a

City of Hickory

\$10,000 Benefit Amount (Monthly premiums)

Attained Age	Employee	Employee	Employee + Spouse	Employee + Spouse	Employee + Child(ren)	Employee + Child(ren)	Employee + Family	Employee + Family
	Non-Smoking	Smoking	Non-Smoking	Smoking	Non-Smoking	Smoking	Non-Smoking	Smoking
18-25	4.70	5.50	7.62	9.06	4.70	5.50	7.62	9.06
26-30	5.78	7.09	9.24	11.45	5.78	7.09	9.24	11.45
31-35	6.51	8.38	10.33	13.37	6.51	8.38	10.33	13.37
36-40	7.86	10.78	12.36	16.97	7.86	10.78	12.36	16.97
41-45	10.11	14.90	15.74	23.17	10.11	14.90	15.74	23.17
46-50	14.00	22.10	21.57	33.96	14.00	22.10	21.57	33.96
51-55	18.95	31.55	28.99	48.14	18.95	31.55	28.99	48.14
56-60	25.42	44.44	38.71	67.47	25.42	44.44	38.71	67.47
61-65	34.08	62.39	51.69	94.41	34.08	62.39	51.69	94.41
66-70	43.01	82.03	65.10	123.85	43.01	82.03	65.10	123.85
71-75	51.79	102.52	78.26	154.59	51.79	102.52	78.26	154.59
76-80	70.25	143.14	106.06	215.66	70.25	143.14	106.06	215.66
81+	122.29	260.17	184.13	391.19	122.29	260.17	184.13	391.19

\$20,000 Benefit Amount (Monthly premiums)

Attained Age	Employee	Employee	Employee + Spouse	Employee + Spouse	Employee + Child(ren)	Employee + Child(ren)	Employee + Family	Employee + Family
	Non-Smoking	Smoking	Non-Smoking	Smoking	Non-Smoking	Smoking	Non-Smoking	Smoking
18-25	6.19	7.32	9.74	11.65	6.19	7.32	9.74	11.65
26-30	8.36	10.50	12.97	16.43	8.36	10.50	12.97	16.43
31-35	9.81	13.07	15.16	20.28	9.81	13.07	15.16	20.28
36-40	12.51	17.87	19.21	27.48	12.51	17.87	19.21	27.48
41-45	17.02	26.12	25.97	39.87	17.02	26.12	25.97	39.87
46-50	24.79	40.52	37.64	61.45	24.79	40.52	37.64	61.45
51-55	34.69	59.42	52.47	89.82	34.69	59.42	52.47	89.82
56-60	47.64	85.19	71.91	128.48	47.64	85.19	71.91	128.48
61-65	64.96	121.10	97.87	182.35	64.96	121.10	97.87	182.35
66-70	82.82	160.37	124.69	241.23	82.82	160.37	124.69	241.23
71-75	100.37	201.35	151.01	302.72	100.37	201.35	151.01	302.72
76-80	137.29	282.60	206.62	424.85	137.29	282.60	206.62	424.85
81+	241.37	516.65	362.76	775.92	241.37	516.65	362.76	775.92

City of Hickory

\$30,000 Benefit Amount (Monthly premiums)

Attained Age	Employee	Employee	Employee + Spouse	Employee + Spouse	Employee + Child(ren)	Employee + Child(ren)	Employee + Family	Employee + Family
	Non-Smoking	Smoking	Non-Smoking	Smoking	Non-Smoking	Smoking	Non-Smoking	Smoking
18-25	7.68	9.14	11.86	14.24	7.68	9.14	11.86	14.24
26-30	10.93	13.91	16.71	21.42	10.93	13.91	16.71	21.42
31-35	13.11	17.76	19.98	27.19	13.11	17.76	19.98	27.19
36-40	17.16	24.96	26.06	37.99	17.16	24.96	26.06	37.99
41-45	23.93	37.34	36.21	56.57	23.93	37.34	36.21	56.57
46-50	35.58	58.94	53.71	88.94	35.58	58.94	53.71	88.94
51-55	50.43	87.29	75.96	131.49	50.43	87.29	75.96	131.49
56-60	69.86	125.94	105.11	189.49	69.86	125.94	105.11	189.49
61-65	95.83	179.81	144.06	270.29	95.83	179.81	144.06	270.29
66-70	122.63	238.71	184.28	358.62	122.63	238.71	184.28	358.62
71-75	148.96	300.19	223.76	450.84	148.96	300.19	223.76	450.84
76-80	204.33	422.06	307.18	634.04	204.33	422.06	307.18	634.04
81+	360.46	773.14	541.38	1,160.64	360.46	773.14	541.38	1,160.64



Accident

CHUBB®

Workplace Benefits

For employees of
City of Hickory



**No one plans on getting injured ...
but just in case, we've got you covered.**

You do everything you can to stay active and healthy, but accidents happen every day, including sports-related accidents. An injury that hurts an arm or a leg can hurt your finances too. That's where Chubb Accident can help.

Chubb Accident pays cash benefits directly to you or anyone you choose regardless of any other coverage you have. And Chubb Accident pays extra benefits for injuries resulting from participating in organized sports. Let Chubb Accident help take care of your bills so you can take care of yourself and your family.

Good things in life happen every day, and unfortunately, accidents happen too. When they do, we can help protect you.

Chubb Accident Benefits always include:

First Accident

Pays you \$100 soon after you report your first claim for covered benefits! If you get injured, we can begin processing your claim right over the phone so you can get cash fast.

Sports Package

Your benefits increase 25%, up to \$1,000 per person per year, for injuries resulting from participating in organized sports! Playing sports can lead to injuries and unwelcome expenses. We'll increase your benefits to help pay those expenses

Rehabilitation Package

We pay cash benefits for Admission, Daily Confinement and Recovery! Whether you are released to a Rehabilitation Center following a hospital stay or you recover at home, we pay a daily recovery benefit to help with your transition.

Here's How Accident Benefits Work:

Chubb Accident helps pay for unexpected costs of accidental injury. If your child breaks a leg at soccer practice here's how benefits may stack up:

The Sports Package increases the total benefit payment by \$520.

First Accident	\$ 100
Ambulance	\$ 200
ER Visit	\$ 100
X-Ray	\$ 30
Fracture	\$ 900
Crutches	\$ 100
Physical Therapy	\$ 500
Follow-up Visits	\$ 150
Subtotal	\$ 2,080
PLUS Sports Package	\$ 520
Total Payment	\$2,600

This example is for illustrative purposes only and should not be compared to an actual claim. Whether an injury is covered depends on the circumstances of the loss. Refer to the certificate of insurance or policy for terms and conditions.



Schedule of Benefits – Non-Occupational Coverage

Platinum Plan

Initial Care

Ambulance	
Ground	\$200
Air	\$2,000
Emergency Room	\$100
Initial Doctor's Office Visit	\$50
Urgent Care	\$75
Emergency Dental	
Crown	\$300
Extraction	\$75

Hospital and Rehabilitation

Hospital Admission	\$1,000
ICU Admission	\$2,000
Rehabilitation Admission	\$1,000
Hospital Confinement	\$225
per day, up to 365 days	
ICU Confinement	\$450
per day, up to 30 days	
Rehabilitation Confinement	\$135
per day, up to 30 days	
Recovery	\$75
per day, up to seven days	

Follow-up Care & Treatment

Abdominal or Thoracic Surgery	\$1,500
Appliances	\$100
Blood, Plasma, Platelets	\$300
Chiropractic Care	\$25
per visit, up to three visits	
Concussion	\$100
Follow-up Treatment	\$50
per visit, up to three visits	
Lodging	\$125
For treatment 100 miles or more away;	
per night, up to 30 nights	

Follow-up Care & Treatment (cont'd)

Major Diagnostic Exam	\$150
(CT, MRI, etc.)	
Organ Loss	\$2,500
Outpatient Surgery Facility	\$25
Physical Therapy	\$50
per visit, up to 10 visits	
Prosthetics	\$1,000
Tendon, Ligament, or	
Rotator Cuff Surgery	\$500
Transportation	\$500
For treatment 100 miles or more	
away; per trip, up to three trips	
X-ray	\$30

Injuries

Burns	
Level 1	\$1,000
Level 2	\$2,000
Level 3	\$10,000
Skin Graft	25% of the burn benefit
Coma	\$10,000
Dislocations	
Open reduction, up to	\$4,400
Closed reduction, up to	\$2,200
Eye	\$250
Fractures	
Open reduction, up to	\$6,000
Closed reduction, up to	\$3,000
Herniated Disc	\$500
Knee Cartilage – Torn	\$500
Lacerations	\$30-\$400
Loss of Hands, Feet or Sight,	
up to	\$14,000
Loss of Fingers or Toes, up to	\$1,500

Additional Benefits

First Accident.....\$100
Once per policy

Accidental Death
Employee & Spouse.....\$20,000
Child.....\$4,000

Family Care.....\$25
For each child in a child care center:
Per day, up to 30 days

Sports Package Benefits
Increases total benefit by 25% when accident
is due to participation in organized sports.
Up to \$1,000 per person per year.

Wellness.....\$50
Per person, once per year;
90 day waiting period

Monthly Premium

Employee	\$ 12.44
Employee + Spouse	\$ 22.40
Employee + Child(ren)	\$ 25.68
Family	\$ 35.64

Benefits may vary by state. Benefits are paid once per accident unless otherwise noted.



You do everything
you can to keep
your family safe,
but accidents
happen, and when
they do, it's good to
know Chubb has
you covered.

Features

Date of Application Coverage

Coverage becomes effective as soon as your application is signed, you have authorized payment and the Initial Eligibility requirements are met.

Guaranteed Issue

No medical history is required for coverage to be issued.

Guaranteed Renewable

Your coverage cannot be cancelled as long as your premiums are paid as due.

Fully Portable

You can keep your coverage even if you change jobs or retire.

HSA Compatible

Initial Eligibility

Employee

- Actively employed working at least 20 hours per week
- Ages 18 and up

Spouse

- Ages 18 and up; includes legally married spouse, domestic partner or civil union partner.

Dependent children/grandchildren

- Ages 0 through age 26
- No student status required
- Coverage will continue for incapacitated dependent children regardless of age.

Accident Benefits Summary

Name: _____

Type of Coverage _____

- ☐ Employee
☐ Employee + Spouse
☐ Employee + Child(ren)
☐ Family

Payroll Deduction \$ _____

Exclusions & Limitations

This is Accident-Only Insurance. No benefits will be paid for an injury that is caused by, contributed to, or occurs as a result of a covered person's:

- Being intoxicated, or under the influence of alcohol or any narcotic or other prescription drug unless administered on the advice of a Physician and taken according to the Physician's instructions (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction in which the accident occurred);
- Participating in an illegal activity or attempting to commit or actually committing a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place);
- Committing or attempting to commit suicide or intentionally injuring himself or herself;
- Having dental treatment, except for such care or treatment due to injury to sound natural teeth within twelve (12) months of the Covered Accident;
- Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto; or
- Participation in any contest using any type of motorized vehicle.

No benefits will be paid for an injury incurred while working for pay or profit.

This is a supplement to health insurance and is not a substitute for major medical, or other minimal essential, coverage.

This document is a brief description of Form Nos. C14059R or 14185 (or applicable state version). Refer to your certificate of insurance or policy for specific details about benefits, exclusions and limitations.

Chubb. Insured.SM

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by Combined Insurance Company of America, Chicago, IL, a Chubb company.